

Oracle Banking Digital Experience

Release Notes
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ORACLE®

Oracle Banking Digital Experience Release Notes

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1. THEME OF THE RELEASE

1.1 INTRODUCTION

Banking on the internet has been around for some time now, with banks and other financial institutions continuously innovating to provide their customers with easy access to a whole host of banking products and at the same time ensuring customer engagement through superior user experience.

Corporate customers are looking for unified access across banking services such as liquidity, trade finance and supply chain management. Additionally, being accustomed to the user experience of retail banking applications, these customers are expecting the same agility and performance in corporate banking.

Retail users, on the other hand, are looking for a solution to conduct daily banking transactions in a manner that is simple, quick and secure.

The OBDX (Oracle Banking Digital Experience) application has been enhanced in this release to cater to the ever evolving needs of the corporate customer as well as to enhance the banking relationship of the retail user. As part of this release, the corporate offerings of OBDX have been strengthened through enhancements made in Virtual Account Management, Corporate Lending, Supply Chain Finance, Credit Facility and Trade Finance. Digital Wallets has been introduced as part of the retail module to simplify and enhance the manner in which retail users make payments.

Keeping in mind that user experience is the differentiating factor when it comes to attracting and retaining customers, OBDX has further enhanced user experience by introducing the feature of Actionable Alerts which offer out of app interaction with the customers. The UX Toolkit has been enriched to enable bank users with developer personas to develop n-step process flows within the OBDX application. Further enhancements have been made to the dashboard through the introduction of widgets including the Currency Exposure Widget, Overdue Finance and Maturing Finances widgets of Supply Chain Management as well as the Wallet widget for retail users.

RELEASE 19.2

Enriched Corporate Enhancements

- Virtual Accounts Management
- Corporate Lending Management
- Supply Chain Finance
- Credit Facility
- Trade Finance
- Trade Processes



Enhanced Digital Experience

- UX Toolkit
- Actionable Alerts
- Currency Exposure Widget
- Corporate Dashboard Personalization

Advanced Retail Capabilities

- Digital Wallets



2. HIGHLIGHTS

This section describes in brief, the enhancements made in OBDX in the 19.2 release.

Enriched Corporate Enhancements

The Corporate Banking module of OBDX is constantly being enhanced so as to keep pace with the ever evolving needs of the corporate world. The following corporate modules of OBDX have been enhanced in the 19.2 release:

– Virtual Accounts Management –

The existing Virtual Account Management module of OBDX has been enhanced so as to enable corporate users to initiate payments and transfers using virtual accounts. Users can now make payments from virtual accounts towards other virtual accounts as well as to real accounts and vice versa. Additionally, users can also view and download virtual account statements through the OBDX platform.

– Corporate Lending Management –

The Corporate Lending module of OBDX has been enhanced so as to enable corporate users to apply for drawdown loans. The user can initiate a request for a drawdown loan by selecting an existing facility/limit and by providing information that might be required by the bank to sanction the loan. Once the application is submitted, the user can track its status through the application tracker.

– Supply Chain Finance –

Additional features have been built into the existing Supply Chain Finance module of OBDX as part of this release. Corporate users can now upload multiple invoices at once by uploading a file containing invoice records through the bulk file upload feature. Once the file has been uploaded, users can view the uploaded invoice records from the View Invoices screen.

Users can now also request for finance against invoices through the newly added 'Request Finance' feature. This feature enables users to request for finance against single or multiple invoices.

A 'View Finances' feature has been introduced to enable users to view all the authorized and in-process finances of the corporate.

Additionally, two new widgets 'Overdue Finance' and 'Finances Maturing' have been introduced to enable users to view the longest overdue finances of the corporate as well as the finances that are maturing in the near future.

– Credit Facility –

Corporate users can now get their collateral evaluated and revaluated through OBDX. The system supports the upload of documents required for the evaluation or revaluation of the corporate's collateral. Hence, while submitting an application for collateral evaluation or revaluation, the user can also upload supporting documents in addition to defining required details. Once the application has been submitted, the user can track its status through the existing Application Tracker feature of OBDX.

– Trade Finance –

The existing trade finance offering of OBDX has been further strengthened through the introduction of the feature enabling corporate users to initiate and view shipping guarantees as well as the feature to view and take action on the amendments made to a guarantee.

Moreover, enhancements to the trade finance module have been made so as to enable initiation of various trade finance transactions through trade processing system. These transactions include the initiation of LC Amendment, customer acceptance/rejection of bills discrepancies and the acceptance/rejection of Export LC Amendment.

Enhanced Digital Experience

Digital banking in the current era is all about enhancing the experience of the banking customer and keeping the customer engaged with the banking application. The key to increasing user interaction and enhancing the user's experience with the bank is by offering services that are comprehensible and easy to use.

In order to meet this purpose, the following enhancements have been made to the OBDX application:

– UX Toolkit –

The UX Toolkit has been enhanced to enable users of developer persona to develop n-step process flows in the OBDX application. This enhancement facilitates bank users to create UI with multiple stages.



— Actionable Alerts —

In keeping with the vision of increasing user interaction with the online banking channels, the OBDX application has been enhanced with the introduction of Actionable Alerts framework. Users can now initiate an action from alerts or notifications delivered through SMS or email. Corporate users can now approve or reject transactions by selecting the respective action from the Transaction Approval SMS or Email alert.



— Currency Exposure Widget —

The Currency Exposure widget has been introduced in the Corporate Dashboard so as to enable users to take quick action in case of adverse exchange rate fluctuations taking place in currencies.



— Corporate Dashboard Personalization —

The Dashboard Personalization feature has been extended to Corporate Users, thus providing them with the facility to personalize their dashboards as per their requirements.



Advanced Retail Capabilities

The advancements made in digital technology has greatly impacted the way common people are banking. Retail users are demanding methods by which to make payments in an easy, quick and secure manner. This shift in banking preferences has led to the introduction of digital wallets. Retail users are especially leaning towards digital wallets as they provide the platform to make money transactions a lot faster and secure since transferring money through wallets does not require the input of account information nor does it involve the lengthy process of adding a beneficiary.

The feature of digital wallets has been introduced in OBDX to further strengthen the retail banking offerings of the application.



— Digital Wallets —

The retail module of OBDX has been enhanced with the introduction of digital wallets. Retail users can now register themselves for digital wallets by providing their personal and identification information and specifying their mobile number and email address with which the wallet will be associated.

Once registered, the user will be able to easily and securely transfer funds from their wallet to other wallets as well as to bank accounts. Users can fund their wallets by requesting funds from other wallet users or even by transferring funds from other bank accounts or from external sources such as credit and debit cards.

3. ENRICHED CORPORATE ENHANCEMENTS

The following enhancements have been made to Corporate Banking in the 19.2 release:

3.1 Virtual Accounts Management

As part of this release, the Virtual Accounts Management module has been enhanced to include the following features:

Payments & Transfers

Corporate users can now initiate payments & transfers using Virtual Accounts. A user will be able to select a virtual account as the "Pay From" account while initiating a payment transaction towards an internal or international payee.

The following payments can be initiated utilizing virtual accounts:

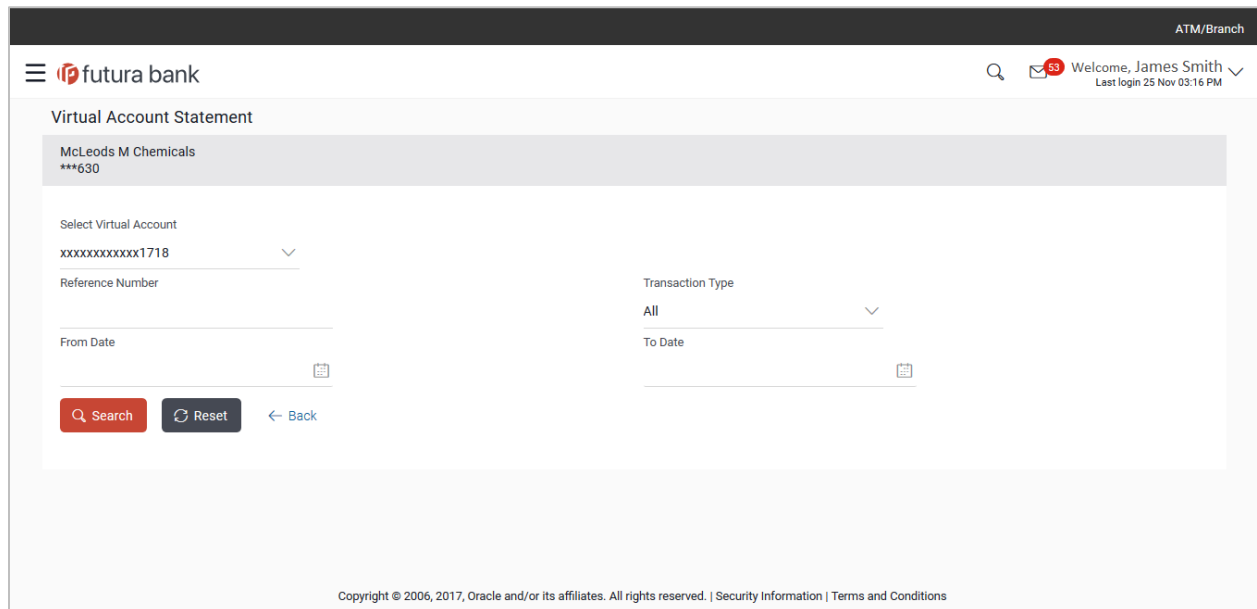
- Payment from a virtual account to a real account & vice versa
- Payment between two virtual accounts mapped to the same real account
- Payments between two virtual accounts mapped to two different real accounts

Payments using virtual accounts will be supported in following payment transactions:

- Manage Payee – Add Internal Payee
- Manage Payee – Add International Payee (Swift code, NCC, Bank details)
- Transfer Money – Existing Internal Payee – Pay Now/ Pay Later
- Transfer Money – Existing International Payee (using Swift code, NCC, Bank details) – Pay Now / Pay Later
- Transfer Money – My Accounts – Pay Now/ Pay Later
- Adhoc Payment – Internal Payee – Pay Now/ Pay Later
- Adhoc Payment – International Payee (Swift code, NCC, Bank details) – Pay Now/ Pay Later
- Multiple Fund Transfers

Virtual Account Statement

This feature enables the user to search and view the transactions of an accessible virtual account. The user can also download statements in a password protected pdf or in excel format.



3.2 Corporate Lending Management

Corporates often need to borrow money to meet their funding requirements which would typically be to invest in infrastructure, expand business operations at various locations, upgrade to the latest plant and machinery or acquire other assets, maintain inventory, or to increase working capital. Most corporates find that applying for a business loan from a financial institution is the most convenient option because of its flexibility and affordability.

OBDX provides a platform by which banks can offer their corporate customers an enriching Digital Banking Experience in servicing their corporate loan accounts. The corporate lending module has been enriched through the introduction of a feature that enables the corporate user to request for loan drawdown against a specific available limit.

New Loan Drawdown Request

The Corporate Lending module of OBDX enables existing corporate users to initiate requests for loan drawdown and to track the status of these applications, using the Digital Banking Platform. A user can initiate a request by selecting an existing facility/limit and by furnishing details pertaining to the drawdown.

On submission of the application from OBDX, the request gets assigned to the bank for further processing.

Application Tracker

The OBDX Application Tracker enables the corporate user to view the progress of submitted loan drawdown applications and also to retrieve and to resume applications that have been saved as drafts.

The user can also view the details of submitted applications from the application tracker.

3.3 Supply Chain Finance

As part of this release, the Supply Chain Finance module has been enhanced to include the following features:

Bulk File Upload for the Creation of Invoices

This feature enables corporate users to upload invoices in bulk and feed them into the system by simply uploading a file of invoice records. Once the file is uploaded, the systems runs all the validations in place for the creation of invoices and the invoice data is then pushed to the Host for creation. The user can view the uploaded invoice records in the 'View Invoices' screen.

Finance Management

The flavor of Finance has been introduced in Supply Chain Finance, where corporates can avail finance against their invoices and can also inquire about these finances.

Request Finance

This is a sub feature of Finance Management which enables a user to request for finance against the corporate's invoices for a given associated party in a particular program. The user is required to select either a single invoice or multiple invoices of the same currency against which Finance is to be requested.

ATM/Branch UBS 14.3 AT3 Branch

futura bank

Welcome, ABC Industries
Last login 20 Nov 10:21 AM

Request Finance


ABC Industries
Party ID : ***227

Associated Party Name
ABC INDUSTRIES

Program Name
HP Reverse Factoring

Currency to be disbursed
USD

[Submit](#) [Clear](#)



Request Finance

Are you short of funds to pay off your liabilities or liquidity to start production of a new order?

You can arrange for funds by availing finance against your invoices. Simply select your invoices for finance and submit. You will view maximum percentage allowed to avail that finance depending on the program and the counter party selected along with the total amount requested by you. You may also specify the disbursement currency if funds are required in the currency other than one set at the program level.

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ATM/Branch

futura bank

Welcome, James Smith
Last login 25 Nov 03:16 PM

Request Finance

XYZ TEXTILES
Party ID : ***728

Program Name
HP Reverse Factoring

Counter Party Name
ABC INDUSTRIES

Disbursement in Currency
USD

Select Invoices

You can request for maximum 80% of the Accepted Invoice Amount.

<input type="checkbox"/>	Invoice Number	Invoice Amount	Accepted Invoice Amount	Maximum Finance Amount	Outstanding Amount	Net Finance Amount
<input checked="" type="checkbox"/>	INVTURB100 Due Date: 21 Nov 2019	\$4,454.40	\$3,840.00	\$3,456.00	\$3,840.00	\$3,456.00
<input type="checkbox"/>	INVTURB0180000 Due Date: 18 Feb 2020	£30,495.00	£28,500.00	£25,650.00	£28,500.00	£25,650.00
<input type="checkbox"/>	INVTURB01700 Due Date: 28 Jan 2020	\$15,840.00	\$15,840.00	\$14,256.00	\$15,840.00	\$14,256.00

Page 1 of 1 (1-3 of 3 items) [K](#) [<](#) [1](#) [>](#) [X](#)

Total Selected Invoices 1	Total Amount in Disbursed Currency (Exchange rate at 1) \$3,456.00	Total Amount Selected \$3,456.00
------------------------------	---	-------------------------------------

Amount Requested for Finance
\$1,000.00

[Request Finance](#) [Cancel](#) [Back](#)

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View Finances

This feature enables users to inquire all their Authorized and In-Process finances. The View Finances screen displays a summary of all the finances of the corporate listing down the basic details as well as the status of each finance.

The user is able to view further details of a finance by selecting the hyperlink provided on the Finance reference number of each finance record listed on the summary screen.

View Finance
ABC Industries
Party ID : ***227

Search

Finance Reference No.

Transaction Reference No.

Counter Party Name
Select

Program Name
Select

Finance Status
Others

Finance Due Date
From To

Finance Amount Range
From To

List of Finances

Counterparty Name	Program Name	Finance Reference No	Transaction Reference No.	Financed Amount	Outstanding Amount	Repaid Amount	Status
nehcp3008	HPPRGFIN1	004290719SUPF816 Due Date: 30 Nov 2019	R2907191997	£2,797.82	-	-	<input type="button" value="In Process"/>
nehcp3008	HPPRGFIN1	004290719SUPF817 Due Date: 30 Nov 2019	R2907191997	£1,202.18	-	-	<input type="button" value="In Process"/>
nehcp3008	HPPRGFIN1	004290719SUPF820 Due Date: 30 Nov 2019	R2907192000	\$3,497.27	-	-	<input type="button" value="In Process"/>
nehcp3008	HPPRGFIN1	004290719SUPF821 Due Date: 30 Nov 2019	R2907192000	\$1,502.73	-	-	<input type="button" value="In Process"/>
nehcp3008	HPPRGFIN1	004290719SUPF851 Due Date: 30 Nov 2019	R2907192033	£3,156.16	-	-	<input type="button" value="In Process"/>
nehcp3008	HPPROGRAMFIN1	004290719DEL693 Due Date: 22 Oct 2019	R2907191876	£800.00	-	-	<input type="button" value="In Process"/>
nehcp3008	HPPROGRAMFIN1	004290719DEL829 Due Date: 22 Oct 2019	R2907192007	\$1,980.00	-	-	<input type="button" value="In Process"/>
nehcp3008	HPPROGRAMFIN1	004290719DEL758 Due Date: 18 Oct 2019	R2907191938	£4,140.00	-	-	<input type="button" value="In Process"/>
nehcp3008	HPPRGFIN1	004290719SUPF755 Due Date: 17 Oct 2019	R2907191935	£2,000.00	£2,000.00	-	<input type="button" value="Disbursed"/>
nehcp3008	HPPRGFIN1	004290719SUPF756 Due Date: 17 Oct 2019	R2907191936	£500.00	£500.00	-	<input type="button" value="Disbursed"/>

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Dashboard Widgets

Two new widgets, 'Overdue Finance' and 'Finances Maturing' have been introduced as part of this release.

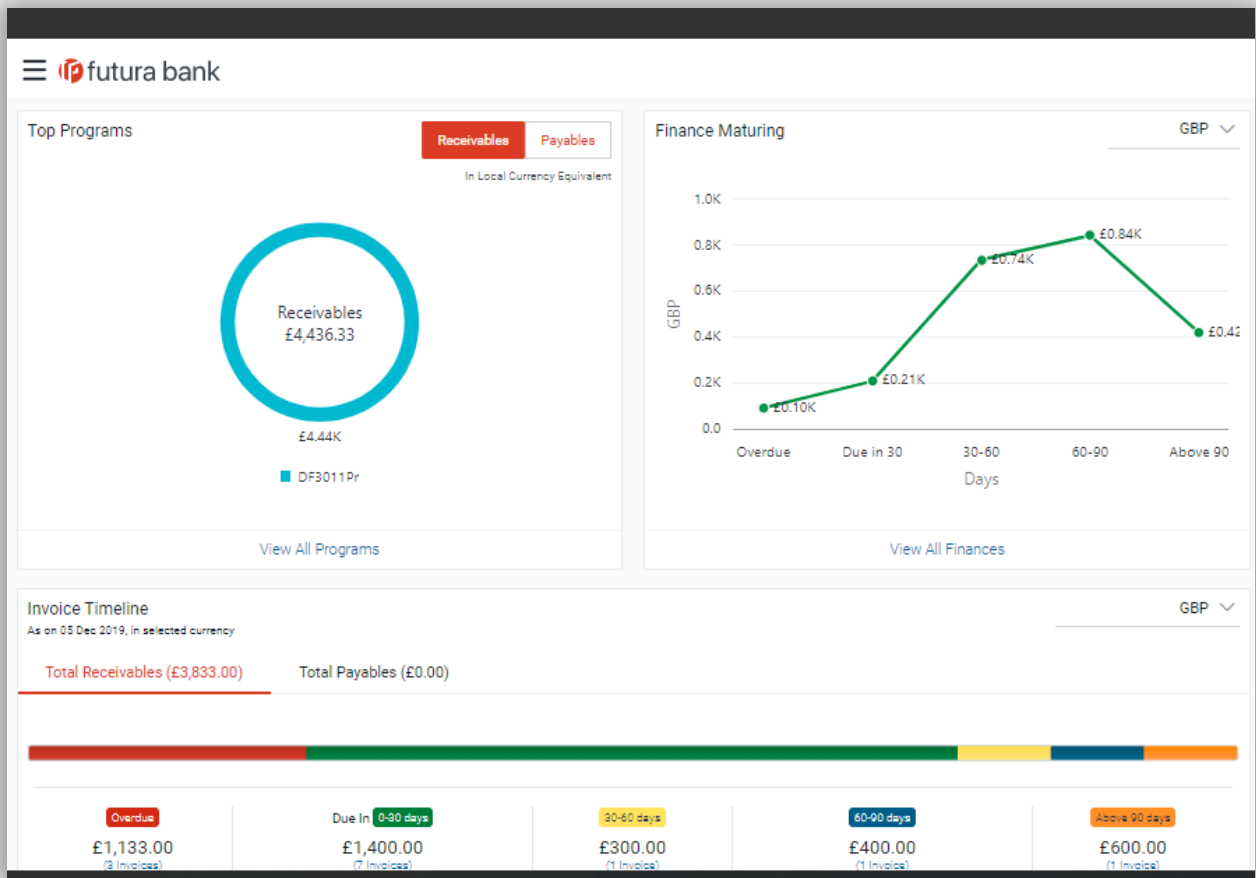
Overdue Finance

This widget displays the longest overdue finances of the corporate. This enables the corporate to identify the overdue liabilities that are due to be paid.

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Finance Maturing

This widget summarizes all the finances of the corporate and classifies them into categories of Overdue Finances, Finances due in 30 days, Due in 30 to 60 days, Due in 60 to 90 days and Finances Due above 90 days.



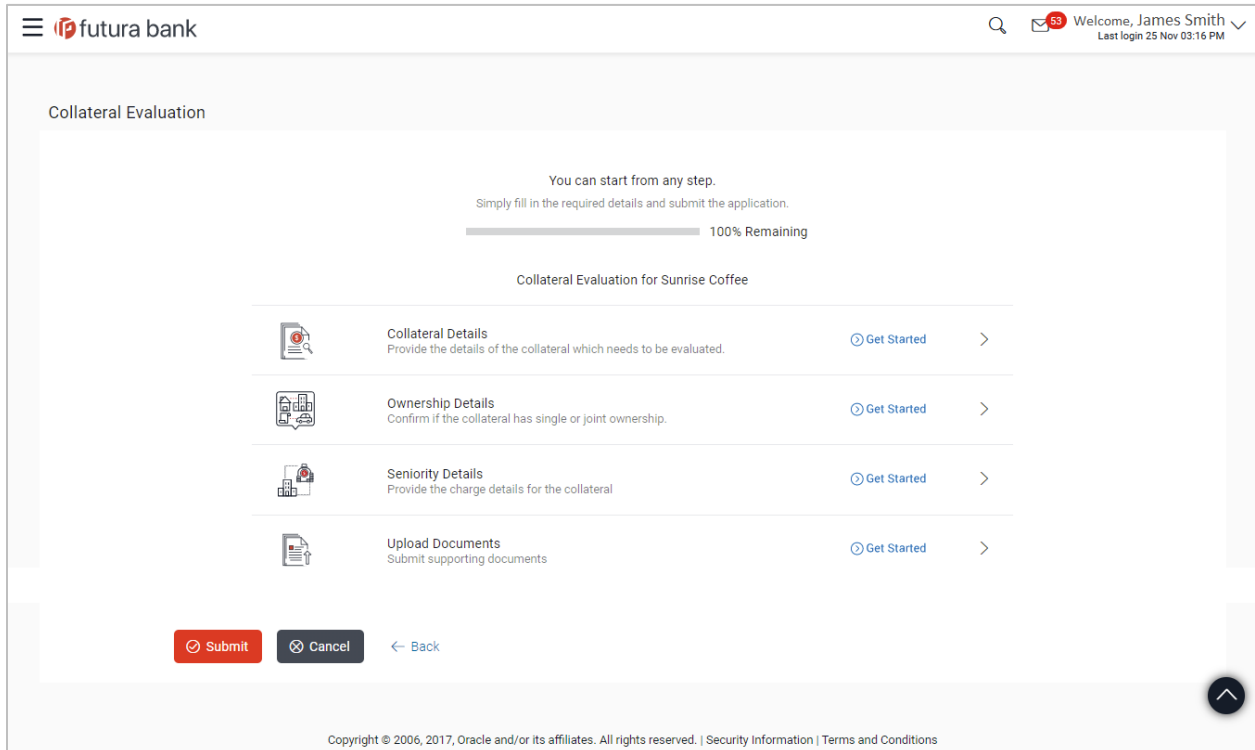
3.4 Credit Facility

The following enhancements have been made to the Credit Facility offerings of OBDX:

Collateral Evaluation

Collateral Evaluation is a process by which the customer approaches the bank and requests the bank to evaluate his collateral. The bank assesses the collateral and informs the customer about the credit value that the Bank can offer against this collateral. If the customer agrees to the value proposed by the bank and accepts the bank's Terms and Conditions, the collateral gets pledged with the Bank.

Corporate customers can hence, request for evaluation of collateral by furnishing the required information such as the type of collateral, its description, market value, its ownership information and details of any other banks where the collateral might be already pledged. Corporate users can also upload required supporting documents using the OBDX platform.



Collateral Revaluation

The value of a collateral is impacted by market forces and hence does not remain constant but fluctuates over a period of time. It is therefore imperative to get ones collateral revalued from time to time.

A corporate user can use the Collateral Revaluation function of OBDX to get collateral appraised.

In doing so, the user can also upload any documents that might be required in addition to those already submitted at the time of initial valuation.

Once the request for Collateral evaluation/revaluation is submitted by the corporate user from the OBDX platform, the application details are sent to the respective Back Office/Mid Office system, where the application goes through various stages starting from the review of collateral up until the final approval by the bank and the acceptance of collateral evaluation/revaluation offer by the corporate.

At any time, once the collateral valuation/revaluation application is submitted, the corporate user can track the status of the application through the Application Tracker available within OBDX.

3.5 Trade Finance

Trade finance involves the financing of international and domestic trade flows and represents the financial instruments and products used to mitigate, or diminish the threats involved in a trade transaction. Some of the new transactions that have been added to enhance the overall Trade Finance module of OBDX are:

Initiate and View Shipping Guarantee

A corporate user can now initiate a shipping guarantee under an LC or by itself. Details such as Beneficiary information, Shipment details, Documents and instructions can be provided while initiating an application. Once the application is approved, the same can be viewed under View Shipping Guarantees.

Customer Acceptance - Outward Guarantee Amendment

Users can view all the amendments made to a guarantee and can accept or reject the request received.

3.6 Trade Processes

As part of this release, OBDX now enables corporate users to apply for trade finance instruments through process based trade finance maintenance. The following enhancements have been made in this release:

Initiate LC Amendment

A user can initiate an LC amendment application through the Trade Processing system. Once an application is submitted, the user can track its status through the app tracker.

Customer Acceptance – Bills Discrepancy

A user can initiate a customer acceptance (accept/reject) application of bills discrepancy raised, through the Trade Processing system.

Customer Acceptance – Export LC Amendment

A user can initiate a customer acceptance (accept/reject) application of Export LC Amendment raised, through the Trade Processing system.

4. ENHANCED DIGITAL EXPERIENCE

The following enhancements have been made in OBDX to provide digital banking users with a superior digital experience:

4.1 UX Toolkit

As part of this Release, the UX toolkit has been enhanced so as to enable bank users of developer persona to develop n-step process flows in the OBDX application. This enhancement enables bank users to create forms that comprise of multiple steps, such as Application Forms for Account Originations. The creation of n-step process flows is made quick and easy as the user has access to a library of pre-defined templates for review and confirmation pages.

Key features of the tool are:

- Enablement of n-step process flows (only sequential) for Origination use cases or for customer journeys wherein information capture is done in 'n' steps.
- Ability to design the form with required form components along with binding the REST APIs (from Swagger) for each process step in the flow.
- Provision to configure if Save as Draft as an option is required in n-step process flow.
- Default Design Templates for Review and Confirmation pages.
- Provision of standard buttons by the toolkit for each step in the process flow to ensure consistency.
- Management of form components on the review page.

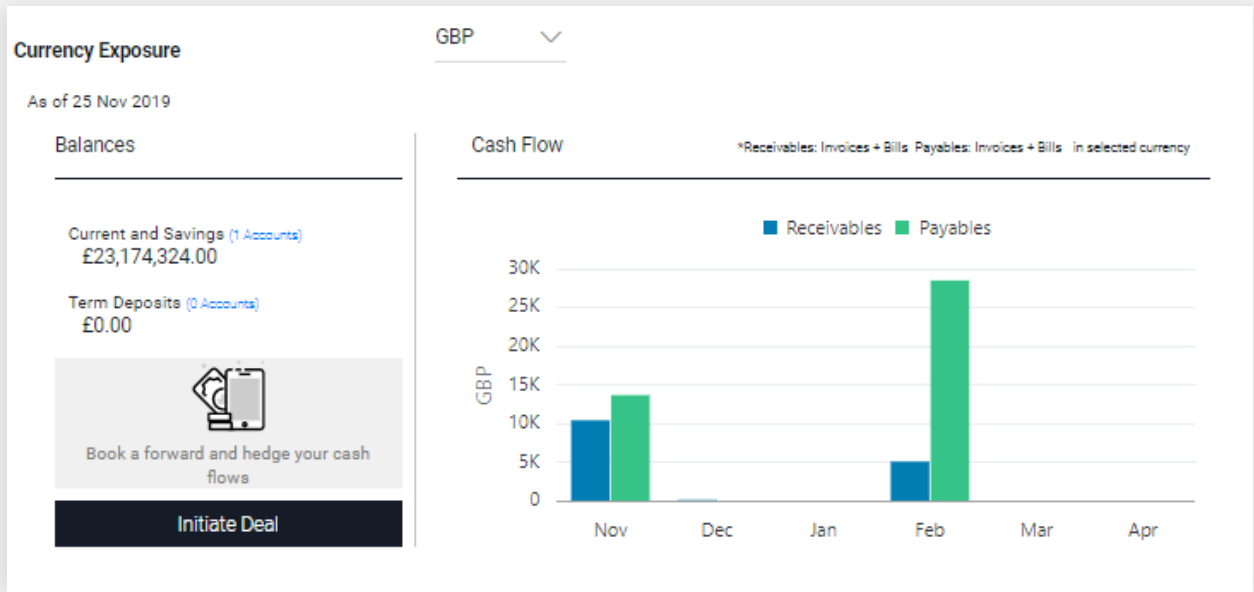
4.2 Actionable Alerts

As part of this Release, the Actionable Alerts/Notifications framework has been introduced in OBDX wherein business users can initiate an action from the alert/notification message delivered through the respective delivery mode.

4.3 Currency Exposure Widget

For a corporate that deals in multiple currencies, it is important to be aware of the fluctuations in currency exchange rates so that they can take prompt action if there are adverse exchange rate movements. The Currency Exposure Widget provides the corporate user with a one-stop view of the corporate's currency fluctuations at a given point of time.

This widget displays the currency balances of all the products held by corporate encompassing CASA, TD, Bills and Invoices. The Bills and invoices data for both payables & receivables are displayed month wise for the current month & 5 months into the future so that the corporate can take appropriate action and initiate forex deals, if need be.



4.4 Corporate Dashboard Personalization

OBDX Dashboards are designed to enable users to access and analyze key information with respect to their bank accounts so that they can make smarter, data-driven decisions. However for corporate users, depending upon their role in the organization, the need to access information on the dashboard can be different for different users.

The Dashboard Personalization feature, offered by OBDX, enables corporate users to re-configure and customize their dashboards so that they can personalize their dashboards to gain easy access to their most frequently used tasks and also view vital information at a glance.

5. ADVANCED RETAIL CAPABILITIES

The following feature has been introduced in the Retail Module of OBDX as part of the 19.2 release:

5.1 Digital Wallets

A Digital Wallet, also known as an “e-Wallet” is simply an electronic device or online service that stores a user’s payment information, thus enabling the user to make electronic transactions easily and securely and at the same time eliminating the need to carry a physical wallet.

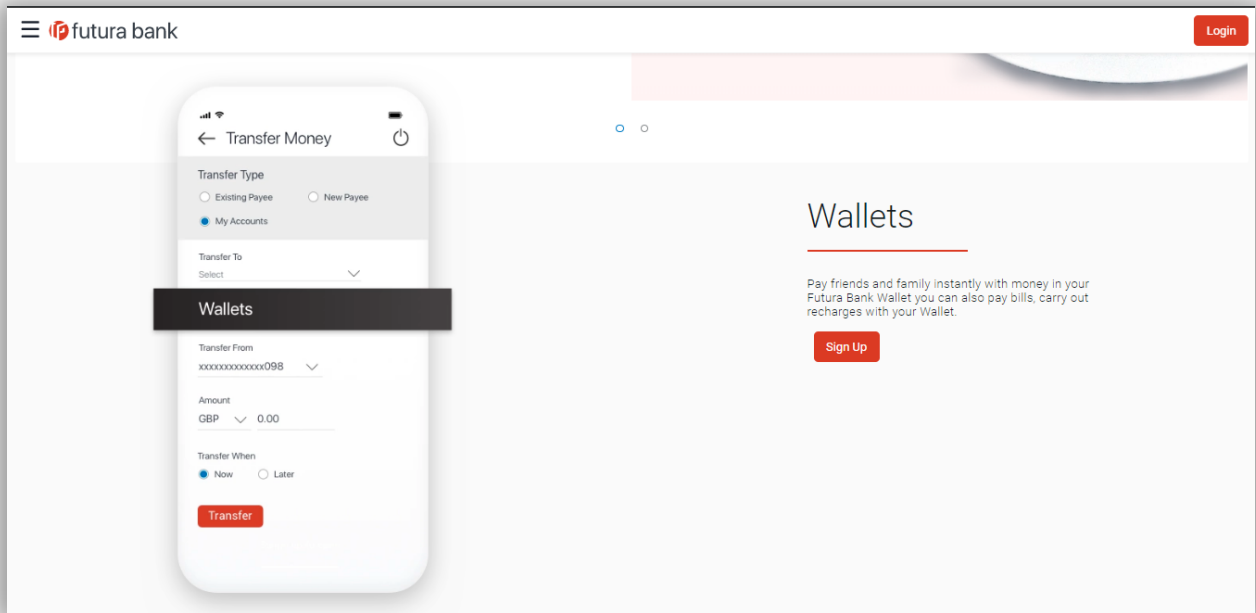
Considering all the benefits related to security and ease of use, more and more people are embracing digital wallets to carry out day to day transactions such as transferring money to someone which a user can initiate by simply identifying the intended recipient’s mobile number along with the amount to be transferred. This eliminates the need for the user to remember recipients’ account information or to maintain beneficiaries.

Through the OBDX digital wallets offering, users can perform basic banking transactions, which include:

- Registering a Wallet
- Viewing Wallet Widget on Dashboard
- Adding funds to the Wallet
- Requesting Funds from other Wallet Users
- Transferring Money
- Viewing details of Requested Funds
- Viewing Wallet Statements

Wallet Registration

A user can sign up for a digital wallet from the bank’s portal page. Applying for a digital wallet will entail identifying information pertaining to the user’s personal and identification information as well as furnishing his mobile number with which the wallet will be associated. The OBDX system will send an OTP to the user’s mobile number so as to verify the same. Once the application is submitted, the applicant will be navigated to the registration page where he can setup his user credentials. Post registration, when the user logs into the application, he will be able to view the dashboard containing details of the wallet in the Wallet widget.



Wallet Widget

Once a user is registered for the OBDX digital wallet offering, he will be able to view information pertaining to the wallet on the Wallet widget of the dashboard. Existing retail users that have a prior relationship with the bank, will be able to view this wallet widget in addition to the other widgets on the existing retail dashboard. This widget will contain links to the most frequently used wallet transactions.

Adding Funds to a Wallet

There are three ways to add funds to a wallet, which are as follows:

- **Request Funds from Other Wallet Users**
In order to request for funds from other wallet users, the user will be required to specify the mobile number of the user from whom he wishes to request funds. Once the mobile number is verified as one that is linked to an existing wallet account, a request for money is initiated and is sent to the intended payer. The intended payer will be provided with the option to either accept the payment request or to decline the same.
- **Transfer from external sources such as credit cards/debit cards or net banking of other banks.**
- **Transfer from own accounts held with the same bank.**

ATM/Branch English

futura bank Welcome, James Smith
Last login 25 Nov 03:16 PM

Add Money To Wallet

Transfer History **Add Money To Wallet** Upcoming Payments Pay Bills Multiple Bill Payments Manage Payees & Billers Requested Funds Summary

Transfer Type
 My Accounts Request from Wallet External Sources

Transfer From
 xxxxxxxx0543
 Balance : €499,899.94

Transfer To
 Wallet
 amount
 €1,000.00
 View Limits
 Note
 Transfer to wallet

Transferring money has never been easier!

Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friends' Mobile, Email ID and Facebook accounts.

Haven't registered your payee yet?
 No problem! Use the Adhoc Transfer service to transfer money.

Did you know?
 You can transfer money towards multiple payees at once from the Multiple Transfers option

Submit Save as Draft Back Cancel

Back to Dashboard

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Transfer Money

Wallet users can transfer money to own bank accounts, to other wallet users as well as to other bank accounts from their wallets.

Requested Funds Summary

Wallet users will be able to view the details of fund requests made to other wallet users. Details of the requests will include the status of the request i.e. whether it has been approved or rejected. In case of pending requests, the user can also opt to have a reminder sent to the intended payer.

Wallet Statements

Users can view the transactions performed through the Wallet account, and can also view statements as required.

Recharges & Bill Payments

In addition to transferring money and requesting for funds, wallet users can also use their wallet accounts to perform recharges and to pay bills.

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6. QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Universal Banking	14.3.0.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.7.0.0.0 14.3.0.0.0 14.3.0.0.0
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.7.0.0.0 14.3.0.0.0 14.3.0.0.0
4	Oracle Banking Digital Experience SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 14.3.0.0.0
5	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 14.3.0.0.0
6	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 14.3.0.0.0
7	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 14.3.0.0.0
8	Oracle Banking Digital Experience Corporate Trade Finance	Oracle FLEXCUBE Universal Banking	14.3.0.0.0
9	Oracle Banking Digital Experience Wallets	Oracle FLEXCUBE Universal Banking Oracle Banking Payments	14.3.0.0.0 14.3.0.0.0
10	Oracle Banking Digital Experience Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.3.0.0.0
11	Oracle Banking Digital Experience Corporate Liquidity Management	Oracle Banking Liquidity Management	14.3.0.0.0

* Refer the 'Transaction Host Integration Matrix' section available in module specific user manuals to view transaction level integration details.

7. BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking Digital Experience 19.2.0.0.0 release with various browsers:

	Chrome	Firefox	Microsoft Browser	Safari
Android	Supported *	Not Supported	N/A	N/A
iOS	Not Supported	Not Supported	N/A	Supported
Mac OS X	Supported	Supported	N/A	Supported
Windows	Supported	Supported	Supported	Not Supported

* Support on the Android operating system is limited to Chrome for Android.

Please refer the following link to view the complete browser support policy:

<http://www.oracle.com/technetwork/indexes/products/browser-policy-2859268.html>

8. LANGUAGE SUPPORT

The Oracle Banking Digital Experience 19.2.0.0.0 release offers the following language support:

- Out of box translation is currently supported in Arabic and French languages.
- Field validations are currently supported in English. To enable the field validations in other languages, refer [Oracle Banking Digital Experience Taxonomy Validation Guide](#).

9. KNOWN ISSUES AND LIMITATIONS

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Release 19.2.0.0.

9.1 Oracle Banking Digital Experience Known Issues

NA

9.2 Oracle Banking Digital Experience Limitations

NA